

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

AS/B(10)
JUL 3 2003

In re Application of: Banaugh et al. Docket No.: WELL0011

5

Serial No. : 09/703,357 Art Unit: 3624

Filed: 31 October 2000 Examiner: Kyle, C. R.

10 **Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions**

June 20, 2003

15 **Assistant Commissioner for Patents**

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE

20 **Sir:**

This is a Response to the Office Action, dated 22 April 2003, for the above-identified patent application.

25 **Please amend the above application as follows:**